

UNITED STATES BANKRUPTCY COURT
Southern District of Ohio

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/12/10.
You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James William Cox
3369 Meyer Place
Cincinnati, OH 45211

Case Number:
1:10-bk-13254

Case Assigned To:
Jeffery P. Hopkins

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-6290

Attorney for Debtor(s) (name and address):

James William Cox
3369 Meyer Place
Cincinnati, OH 45211
Telephone number: 513-310-8645

Bankruptcy Trustee (name and address):

Eileen K Field
632 Vine Street
Suite 1010
Cincinnati, OH 45202
Telephone number: (513)684-9000

Meeting of Creditors

Date: **June 16, 2010**

Time: **11:00 AM**

Location: **Office of the US Trustee, 36 East Seventh Street, Suite 2050, Cincinnati, OH 45202**

No unauthorized cellular phones, cameras, recording devices, weapons, pagers or other portable electronic devices are permitted on the court's premises.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/16/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

221 East Fourth Street, Suite 800
Cincinnati, OH 45202-4133
Telephone number: (513)684-2572

For the Court:

Clerk of the Bankruptcy Court:
Kenneth Jordan

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 5/13/10

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Abandonment	Pursuant to L.B.R. 6007-1, the trustee may abandon property listed on the debtor's schedules upon the request of any party in interest or upon the trustee's determination that there is no equity in the property for the benefit of unsecured creditors and that the property is burdensome. Further notice to creditors and other parties in interest is not required for the abandonment of any property unless a party in interest, before the conclusion of the § 341 meeting, files a request for further notice of abandonment with service of such notice on the trustee, or unless further notice is ordered by the court or required by the trustee.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICE

District/off: 0648-1
Case: 10-13254

User: shackelj
Form ID: a7fmina

Page 1 of 1
Total Noticed: 16

Date Rcvd: May 13, 2010

The following entities were noticed by first class mail on May 15, 2010.

db +James William Cox, 3369 Meyer Place, Cincinnati, OH 45211-5906
13508602 +ALLIED INTERSTATE INC, 435 FORD ROAD STE 800, MINNEAPOLIS MN 55426-1066
13508607 +DRS BONDED COLLECTION SY, 7745 E KEMPER ROAD, CINCINNATI OH 45249-1611
13508608 +FFCC-COLUMBUS INC, PO BOX 20790, COLUMBUS OH 43220-0790
13508611 +PHYSICIANS CREDIT BUREAU, 3592 CORPORATE DRIVE STE 105, COLUMBUS OH 43231-4978
13508613 +SEARS/CITIBANK, PO BOX 6189, SIOUX FALLS SD 57117-6189
13508615 +VERIZON WIRELESS/GREAT, PO BOX 26055, MINNEAPOLIS MN 55426-0055

The following entities were noticed by electronic transmission on May 13, 2010.

tr +EDI: QEKFIELD.COM May 13 2010 15:58:00 Eileen K Field, 632 Vine Street, Suite 1010,
Cincinnati, OH 45202-2444
13508603 +EDI: AGFINANCE.COM May 13 2010 15:58:00 AMERICAN GENERAL FINANCE, PO BOX 3251,
EVANSVILLE IN 47731-3251
13508604 +EDI: CHASE.COM May 13 2010 15:58:00 CHASE, 800 BROOKSEGE BLVD, WESTERVILLE OH 43081-2822
13508605 +EDI: PHINARCADIA.COM May 13 2010 15:58:00 CITIFINANCIAL AUTO, 2208 HIGHWAY 121 STE 100,
BEDFORD TX 76021-5981
13508606 +EDI: CRFRSTNA.COM May 13 2010 15:58:00 CREDIT FIRST NA/FIRESTONE, 6275 EASTLAND ROAD,
BROOK PARK OH 44142-1399
13508609 +EDI: AMINFOFP.COM May 13 2010 15:58:00 FIRST PREMIER BANK, 601 S MINNESOTA AVENUE,
SIOUX FALLS SD 57104-4868
13508610 +EDI: HFC.COM May 13 2010 15:58:00 HSBC BANK, PO BOX 81622, SALINAS CA 93912-1622
13508612 +EDI: PARS.COM May 13 2010 15:58:00 PREMIUM ASSET RECOVERY, 350 JIM MORAN BLVD STE 210,
DEERFIELD BEACH FL 33442-1782
13508613 +EDI: SEARS.COM May 13 2010 15:58:00 SEARS/CITIBANK, PO BOX 6189,
SIOUX FALLS SD 57117-6189
13508614 +E-mail/PDF: bankruptcy@senexco.com May 13 2010 21:34:57 SENEX SERVICES CORP,
3500 DEPAUW BLVD STE 3050, INDIANAPOLIS IN 46268-6135

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2010

Signature:

